

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Todd M. Smith
Debtor(s)

RONDA J. WINNECOUR, Trustee,
Movant(s),

v.

No Respondents
Respondent(s).

Case No. 18-22548-GLT
Chapter: 13

Related to Document No. 156

Hearing Date: 5/1/24 at 11:00 AM

ORDER SCHEDULING DATE
FOR RESPONSE AND HEARING ON MOTION

AND NOW, this *The 26th of February, 2024*, a *Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements* (the "Motion") having been filed at Doc. No. 156 by the Chapter 13 Trustee,


It is hereby **ORDERED, ADJUDGED and DECREED** that:

(1) *On or before April 11, 2024*, any **Response**, including a consent to the Motion, shall be filed with the Clerk's Office at U.S. Bankruptcy Court, (5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219) and served on counsel for the Moving Party.

(2) This Motion is scheduled for hearing on *May 1, 2024 at 11:00 AM* in Courtroom A, 54th Floor, U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219, at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion. In accordance with Judge Taddonio's procedures, parties may appear for non-evidentiary matters remotely by utilizing the Zoom video conference platform. Parties seeking to appear remotely must register for the hearing by submitting a registration form via the link published on Judge Taddonio's website (which can be found at: <http://www.pawb.uscourts.gov/judge-taddonios-video-conference-hearing-information>) by no later than 4 p.m. on the business day prior to the scheduled hearing. All parties participating remotely shall comply with Judge Taddonio's General Procedures (which can be found at: <http://www.pawb.uscourts.gov/sites/default/files/pdfs/glt-proc.pdf>). **Parties who fail to timely register for remote participation will be expected to attend the hearing in person.**

(3) If, after proper service, a Respondent fails to timely file a *Response*, the Court *may* determine that no hearing is required and accordingly enter the order by default. *To determine if a default order has been entered, the Moving Party is directed to the calendar for Judge Gregory L Taddonio posted on the Court's website at www.pawb.uscourts.gov one day prior to the hearing.* In the event a default order has been signed, the Moving Party shall **IMMEDIATELY** advise all affected parties. If a default order has not been entered, the parties are **required** to appear at the hearing.

(4) Once the Motion is approved, if either the Debtor's *Certificate of Discharge Eligibility* or *Certificate of Financial Management* is not timely filed, *the case is SUBJECT TO CLOSURE WITHOUT A DISCHARGE without further notice or hearing.*



Gregory L. Taddonio, Chief Judge
United States Bankruptcy Court

cm: All Parties Listed on The Clerk's Mailing Matrix

In re:
Todd M. Smith
Debtor

Case No. 18-22548-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 26, 2024

User: auto
Form ID: 604

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Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2024:

Recip ID	Recipient Name and Address
db	+ Todd M. Smith, 3923 Laurel Oak Circle, Murrysville, PA 15668-8500
cr	+ Borough of Avalon, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
cr	+ HSBC BANK USA, NATIONAL ASSOCIATION, 14841 DALLAS PKWY SUITE 425, Dallas, TX 75254-8067
cr	+ HSBC Bank USA N.A., 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	+ Penn Hills School District and Municipality of Pen, Tax Division, c/o Maiello, Brungo & Maiello, LLP, Foxpointe II, 100 Purity Rd, Ste. 3 Pittsburgh, PA 15235-4441
14886095	+ Alison White, 6216 Antler Hill Drive, Trafford, PA 15085-2310
14967908	+ Borough of Avalon, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14945654	Borough of Avalon, PO Box 645138, Pittsburgh, PA 15264-5138
14945653	Borough of Avalon, c/o Jordan Tax Service, Inc., 102 Rahway Road, McMurray, PA 15317-3349
14892993	C/O Wells Fargo Bank, N.A., as servicer, Default Document Processing, N928601Y 1000 Blue Gentian Road, Eagan, MN 551217700
14945657	County of Allegheny, c/o Jordan Tax Service, PO Box 200, Bethel Park, PA 15102-0200
14945658	+ County of Allegheny, c/o John K. Weinstein, County Treasurer, PO Box 643385, Pittsburgh, PA 15264-3385
14909031	DITECH FINANCIAL LLC, P.O. BOX 6154, RAPID CITY SD 57709-6154
14870521	Ditech, PO Box 6172, Rapid City, SD 57709
14870523	+ Fidelity National Title Insurance Co., c/o Nicole Cohen, Esquire, 1515 Market St., Suite 1410, Philadelphia, PA 19102-1913
14870522	+ Fidelity National Title Insurance Co., 601 Riverside Ave., Jacksonville, FL 32204-2946
14895104	+ Fidelity National Title Insurance Company, c/o Dana B. Ostrovsky, Fidelity National Law Group, 1515 Market Street, Suite 1410, Philadelphia, PA 19102-1913
14891910	+ Penn Hills Municipality, c/o Maiello Brungo & Maiello, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
14891911	+ Penn Hills School District, c/o Maiello Brungo & Maiello, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
14894965	U.S. Bank National Association, as Trustee for J.P, C/O Wells Fargo Bank, N.A., as servicer, Default Document Processing, N928601Y 1000 Blue Gentian Road, Eagan, MN 551217700
14945665	+ Waste Management, P.O. Box 13577, Philadelphia, PA 19101-3577
14945670	West View Water Authority, PO Box 747107, Pittsburgh, PA 15274-7105
14945671	+ White Oak Borough, 2280 Lincoln Way, White Oak, PA 15131-2489

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 27 2024 00:20:00	HSBC BANK USA, NATIONAL ASSOCIATION, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
cr	+ Email/Text: SLSBKNotices@nationalbankruptcy.com	Feb 27 2024 00:20:00	SPECIALIZED LOAN SERVICING LLC, Bonial & Associates, P.C., P.O. Box 9013, Addison, TX 75001-9013
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 27 2024 00:20:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
14870517	Email/Text: creditcardbkcorrespondence@bofa.com	Feb 27 2024 00:19:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14870516	Email/Text: creditcardbkcorrespondence@bofa.com		

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		Feb 27 2024 00:19:00	Bank of America, PO Box 31785, Tampa, FL 33631-3785
14870518	Email/Text: BarclaysBankDelaware@tsico.com	Feb 27 2024 00:20:00	Barclay, Credit Card Payments, PO Box 13337, Philadelphia, PA 19101-3337
14870519	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 27 2024 00:28:19	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14897225	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 27 2024 00:28:19	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14906433	+ Email/Text: kbarkley@bernsteinlaw.com	Feb 27 2024 00:20:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14887838	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 27 2024 00:28:22	HSBC Bank USA, National Association, as Trustee, c/o Wells Fargo Bank, N.A., as servicer, Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663
14870524	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 27 2024 00:28:20	Home Depot/Citi Cards, c/o Portfolio Recovery Associates, 120 Corporate Blvd., Attn: Carrie Brown, Esq., Norfolk, VA 23502-4952
15666998	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 27 2024 00:20:00	J.P. Morgan Mortgage Acquisition Corp., c/o Rushmore Servicing, PO Box 619096, Dallas, TX 75261-9096
15405341	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 27 2024 00:20:00	J.P. Morgan Mortgage Acquisition Corp., c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
14870520	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 27 2024 00:28:19	Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
15125199	Email/Text: LC-Bankruptcy-RF@loancare.net	Feb 27 2024 00:20:00	LOANCARE, LLC, 3637 SENTARA WAY, VIRGINIA BEACH, VA 23452-4262
14870525	Email/Text: Bankruptcy.Notices@pnc.com	Feb 27 2024 00:20:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14908932	Email/Text: Bankruptcy.Notices@pnc.com	Feb 27 2024 00:20:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14895661	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 27 2024 00:28:13	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14888171	+ Email/Text: ebnpeoples@grblaw.com	Feb 27 2024 00:20:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15015445	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 27 2024 00:20:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
14937225	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 27 2024 00:20:00	THE BANK OF NEW YORK MELLON, Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables FL 33146-1837
14902266	Email/Text: creditcardbkcorrespondence@bofa.com	Feb 27 2024 00:19:00	THE BANK OF NEW YORK MELLON FKA THE BANK, Bank of America, PO BOX 31785, Tampa FL 33631-3785
14889759	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Feb 27 2024 00:20:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14886106	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Feb 27 2024 00:20:00	Toyota Motor Leasing, 5005 N. River Blvd. NE, Cedar Rapids, IA 52411-6634
14870526	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 27 2024 00:28:11	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 25

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BAYVIEW LOAN SERVICING, LLC
cr		Fidelity National Title Insurance Company
cr		HSBC Bank USA, National Association As Trustee Et
cr		J.P. MORGAN MORTGAGE ACQUISITION CORP.
cr		LOANCARE, LLC
cr		THE BANK OF NEW YORK MELLON
cr		THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
cr		Toyota Motor Credit Corporation, as servicer for T
cr		U.S. BANK NATIONAL ASSOCIATION, Et.al.
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	HSBC Bank USA, National Association, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14945649	*+	Alison White, 6216 Antler Hill Drive, Trafford, PA 15085-2310
14886097	*	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14945651	*	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14886096	*	Bank of America, PO Box 31785, Tampa, FL 33631-3785
14945650	*	Bank of America, PO Box 31785, Tampa, FL 33631-3785
14886098	*	Barclay, Credit Card Payments, PO Box 13337, Philadelphia, PA 19101-3337
14945652	*	Barclay, Credit Card Payments, PO Box 13337, Philadelphia, PA 19101-3337
14886099	*	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14945655	*	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14886101	*	Ditech, PO Box 6172, Rapid City, SD 57709
14945659	*	Ditech, PO Box 6172, Rapid City, SD 57709
14886102	*+	Fidelity National Title Insurance Co., 601 Riverside Ave., Jacksonville, FL 32204-2946
14945660	*+	Fidelity National Title Insurance Co., 601 Riverside Ave., Jacksonville, FL 32204-2946
14886103	*+	Fidelity National Title Insurance Co., c/o Nicole Cohen, Esquire, 1515 Market St., Suite 1410, Philadelphia, PA 19102-1913
14945661	*+	Fidelity National Title Insurance Co., c/o Nicole Cohen, Esquire, 1515 Market St., Suite 1410, Philadelphia, PA 19102-1913
14886104	*+	Home Depot/Citi Cards, c/o Portfolio Recovery Associates, 120 Corporate Blvd., Attn: Carrie Brown, Esq., Norfolk, VA 23502-4952
14945662	*+	Home Depot/Citi Cards, c/o Portfolio Recovery Associates, 120 Corporate Blvd., Attn: Carrie Brown, Esq., Norfolk, VA 23502-4952
14886100	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
14945656	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
14886105	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14945663	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14907143	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15024433	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
14945664	*	Toyota Motor Leasing, 5005 N. River Blvd. NE, Cedar Rapids, IA 52411-6634
14897960	*	U.S. Bank National Association, as Trustee for J.P. C/O Wells Fargo Bank, N.A., as servicer, Default Document Processing, N928601Y 1000 Blue Gentian Road, Eagan, MN 551217700
14945666	*+	Waste Management, P.O. Box 13577, Philadelphia, PA 19101-3577
14870527	*+	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335
14870528	*+	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335
14886107	*+	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335
14886108	*+	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335
14886109	*+	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335
14945667	*+	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335
14945668	*+	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335
14945669	*+	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 9 Undeliverable, 37 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0315-2

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I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2024 at the address(es) listed below:

Name	Email Address
Bradley Joseph Osborne	on behalf of Creditor J.P. MORGAN MORTGAGE ACQUISITION CORP. bosborne@hoflawgroup.com ckohn@hoflawgroup.com
Dana B. Ostrovsky	on behalf of Creditor Fidelity National Title Insurance Company dana.ostrovsky@fnf.com timothy.destefano@fnf.com;mary.lopez@fnf.com
Daniel Philip Jones	on behalf of Creditor LOANCARE LLC djones@sterneisenberg.com, bkecf@sterneisenberg.com
Danielle Boyle-Ebersole	on behalf of Creditor J.P. MORGAN MORTGAGE ACQUISITION CORP. dboyle-ebersole@hoflawgroup.com PABKAttorneyecf@orlans.com
Denise Carlon	on behalf of Creditor Toyota Motor Credit Corporation as servicer for Toyota Lease Trust dcarlon@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Avalon jhunt@grblaw.com
Jennifer L. Cerce	on behalf of Creditor Penn Hills School District and Municipality of Penn Hills jlc@mbm-law.net
Jerome B. Blank	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION Et.al. jblank@pincuslaw.com, brausch@pincuslaw.com
Jodi L. Hause	on behalf of Creditor LOANCARE LLC jodi.hause@phelanhallinan.com, pawb@fedphe.com
Jodi L. Hause	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION Et.al. jodi.hause@phelanhallinan.com, pawb@fedphe.com
Karina Velter	on behalf of Creditor J.P. MORGAN MORTGAGE ACQUISITION CORP. karina.velter@powerskirm.com Kaitlyn.Pemper@powerskirm.com
Kenneth Steidl	on behalf of Debtor Todd M. Smith julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Kevin Scott Frankel	on behalf of Creditor BAYVIEW LOAN SERVICING LLC pabk@logs.com, logsecf@logs.com
Mario J. Hanyon	on behalf of Creditor LOANCARE LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Raymond M Kempinski	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE

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CERTIFICATEHOLDERS CWALT, INC., ALTERNATIVE LOAN TRUST 2006-14CB MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2006-14CB ecmail@mwclaw.com, ecmail@ecf.courtdrive.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecpeople@grblaw.com PNGbankruptcy@peoples-gas.com

Sarah Kathleen McCaffery

on behalf of Creditor J.P. MORGAN MORTGAGE ACQUISITION CORP. smccaffery@pincuslaw.com
ckohn@hoflawgroup.com

Steven K. Eisenberg

on behalf of Creditor LOANCARE LLC seisenberg@sterneisenberg.com, bkecf@sterneisenberg.com

Thomas Song

on behalf of Creditor LOANCARE LLC pawb@fedphe.com

TOTAL: 22